



GEMS Financing Program

Consumer Credit Application

This is not a contract for a loan nor does it lock you into any commitment with a contractor. This is an application that will allow us to proceed with your request for a loan to finance your improvement(s). This will include reviewing your credit history.

Properties held in trust may be eligible for financing if at least one occupant and all named trustees apply for the loan and meet program eligibility requirements. Use additional applications if necessary, and fill out only Section A and/or Section B for additional applicants. A full trust review will be performed if the property is held in a trust. The review is subject to a fee, currently set at \$157.07 per trust. Properties that require more than one trust review may be subject to additional fees. Paying the fee for the trust review does not guarantee that a loan can be made.

Please complete all fields. Incomplete applications will be returned to you for completion. Only residential work that has not been started is eligible for financing. Upon completion of the application, please submit the credit application, along with a copy of a recent electric utility bill, driver's license or other valid government identification, lease (if applicable), to: **Energy Finance Solutions, 431 Charmany Drive, Madison, WI 53719 or fax to 608.249.5788**

SECTION A – INDIVIDUAL APPLICANT INFORMATION							
Mr/Mrs/Ms	Last Name	First Name	MI	Jr/Sr/III			
Birth Date		Phone		Social Security Number			
Installation Address (where home improvements are to be made)						Unit #	
City		State	Zip	Island associated with the installation address		Years at Current Address	
Is the land on which the dwelling is to be improved: <input type="checkbox"/> Owned <input type="checkbox"/> Leased			Dwelling Type (Multi [3+ units] does not qualify): <input type="checkbox"/> Single Family <input type="checkbox"/> Duplex <input type="checkbox"/> Other				
Do you currently own or rent the dwelling to be improved: <input type="checkbox"/> Own <input type="checkbox"/> Rent			Do you occupy the dwelling to be improved: <input type="checkbox"/> Yes <input type="checkbox"/> No		No. of Household Members		
Current Address (if different than the above installation address)			City		State	Zip	
Mailing Address (if different than the above current address)			City		State	Zip	
Employer Name/Income Source							
Monthly Gross Income \$				Gross Annual Household Income \$			
SECTION B – JOINT APPLICANT							
Complete only for joint credit (if Joint Applicant is a Co-Borrower/Spouse, they must own and occupy the home at the above installation address).							
Mr/Mrs/Ms	Last Name	First Name		MI	Jr/Sr/III		
Birth Date		Phone		Social Security Number			
Current Address (if different than the above installation address)			City		State	Zip	
Do you currently own or rent the dwelling to be improved: <input type="checkbox"/> Own <input type="checkbox"/> Rent			Do you currently occupy the dwelling to be improved: <input type="checkbox"/> Yes <input type="checkbox"/> No			Years at Current Address	
Employer Name/Income Source							
Monthly Gross Income \$							



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SECTION C – UTILITY INFORMATION

Electric Utility Co.	Electric Utility Account Holder Name	Electric Utility Account Number
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Please provide your circuit penetration as a percentage of the utility's (HECO, MECO or HELCO) Daytime Minimum Load. Utility Circuit penetration can be obtained from your contractor or online at www.hawaiianelectric.com/lvm.

SECTION D – INSTALLER INFORMATION

Installer Name	Estimated Project Cost
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By completing and submitting an application, I/we certify that I/we am/are of legal contracting age and that I/we have read, understand, and agree to all of the terms stated here. By signing below, I/we certify that all information provided on this application is correct and complete to the best of my/our knowledge. I/we acknowledge that GEMS has retained Energy Finance Solutions (EFS), a service offered by WECC, to process this application and underwrite my/our loan. I/we authorize(s) EFS to obtain credit reports in connection with my/our loan request. If necessary, I/we further agree to provide additional information to WECC/EFS to underwrite my/our loan request. I/we understand and authorize EFS and WECC to retain this application whether or not it is approved.

I further agree, as the authorized energy supplier account holder, that GEMS and WECC/EFS may share with and disclose to, orally and/or in writing, the contractor identified by me above, or as subsequently identified by me to EFS, the following information regarding this application: energy usage history; whether the application has been preapproved by EFS and any additional items requested by EFS in order to complete my loan approval; whether the application has been approved by EFS so that my contractor(s) can proceed with scheduling the work; and whether my application has been denied so that the contractor(s) can determine if there is other financing available and whether I intend to proceed.

Additionally, if this application is approved and the loan I/we have requested is made, I/we also authorize WECC/EFS to share such information concerning: my/our electric and/or gas utility billing account number; the charges payable by me/us under the promissory note that I/we will sign; and other non-public information that I/we provided. I further authorize my gas and/or electric service and their employees, contractors and agents to share such information concerning my electric and/or gas utility usage and billing information with WECC/EFS, and GEMS and/or its agent(s).

I/We understand that the contractor completing my/our installation will be funded for the full amount of the project, less the origination fee, upon satisfactory completion of the installation. No origination fees shall be paid directly by me/us to either WECC/EFS or the contractor, and the origination fee shall be reflected in the Annual Percentage Rate (APR) for the financing made available to me/us.

I/We understand and agree that EFS and WECC do not guarantee the security of any data submitted electronically and will not be held responsible or liable for interception by third parties. I/We understand and agree that in no event will EFS or WECC be liable for any technical, hardware or software failure of any kind, any interruption in the availability of this service, any delay in operation or transmission, any incomplete transmission, computer virus, loss of data, or other similar loss.

The State is required according to section 92F-12(a)(8) of the Hawaii Revised Statutes to collect and make available upon request "the name, address and occupation of any person borrowing funds from a state or county loan program and the amount, purpose, and current status of the loan."

My signature also authorizes and grants HGIA unrestricted permission to share the information provided on this application with HGIA's Servicing Agent, HGIA's Board of Directors and the State of Hawaii.

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applications on the basis of race, color, religion, national origin, sex, marital status, or age.

Applicant's Signature	Date	Joint Applicant's Signature	Date
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Applicant's Email Address	Joint Applicant's Email Address
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